

WHAT IS CLAIMED IS:

1. A method operative on a web server to facilitate a web-based information exchange between a broker and a set of wholesale lenders, comprising:
  - exposing to the broker a set of at least one generic mortgage lender profile over said web-based information exchange, the at least one generic mortgage lender profile simultaneously exposing generic mortgage profile information for a plurality of different specific wholesale lenders;
  - responsive to entry by the broker of given data, applying a given generic mortgage lender profile to the data to identify a set of one or more specific wholesale lenders who meet criteria specified in the given data; and
  - responsive to selection by the broker of one of the specific wholesale lenders, exposing to the broker a specific mortgage lender profile instantiated with a set of unique lender characteristics for use by the broker in completing a mortgage transaction over said web-based information exchange.
2. The method as described in Claim 1 wherein the set of unique lender characteristics includes a rate sheet.
3. The method as described in Claim 1 wherein the set of unique lender characteristics includes an eligibility matrix.
4. The method as described in Claim 1 wherein the set of unique lender characteristics includes a lock sheet.

1 5. The method as described in Claim 1 further including the step of displaying to the broker  
2 mortgage rates and prices.

1 6. The method as described in Claim 1 further including the step of having the broker lock a  
2 loan online.